

Information to identify the case:					
Debtor 1	Courtney L Harr			Social Security number or ITIN	xxx-xx-1378
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	_____
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 14-70516-JAD					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Courtney L Harr

11/1/19

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Courtney L Harr
 Debtor

Case No. 14-70516-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: lfin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 45

Date Rcvd: Nov 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2019.

db +Courtney L Harr, 119 Basin Drive, Windber, PA 15963-5203
 cr +BCATT2014-4TT Wilmington Savings Fund Society, Fsb, P.O. Box 10826,
 Greenville, SC 29603-0826
 cr +Wilmington Savings Fund Society, FSB, doing busine, c/o ShellPoint Mortgage Servicing,
 PO BOX 10826, GREENVILLE, SC 29603-0826
 13890667 +Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129
 14266773 +BCAT2014-4TT, Wilmington Savings Fund Society, FSB, c/o Shellpoint Mortgage Servicing,
 PO Box 10826, Greenville, SC 29603-0826
 13943245 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 13890669 +Capl/Boscv, Po Box 4274, Reading, PA 19606-0674
 13890670 Carol Harr, Windber, PA 15963
 13890674 +Conemaugh Memorial Medical Center, 1086 Franklin Street, Johnstown, PA 15905-4305
 13890682 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184
 13903071 +First National Bank of Pennsylvania, 4140 East State St., Hermitage, PA 16148-3401
 13890683 +First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
 14195320 +GCAT 2014, 1755 Wittington Place, Suite 400, Dallas, TX 75234-1928
 13890685 +Laurel Pediatric Assoc. Inc., 323 Budfield Street, Johnstown, PA 15904-3213
 13890686 +Lighthouse Medical, LLC, 300 East Walnut Avenue, Altoona, PA 16601-5210
 13890687 +Linebarger, Goggan Blair & Sampson, LLP, P.O. Box 90128, Harrisburg, PA 17109-0128
 13890690 Myra Huss, Windber, PA 15963
 13904202 +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
 14195331 Rushmore Loan Managment, Servicer for Wilmington Savings fund, P.O.Box 52708,
 Irvine, CA 92619-2708
 14195318 +Secretary of Housing, 457 7th Street, S.W., Washington, DC 20410-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 02 2019 03:07:09 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Nov 02 2019 06:43:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 cr EDI: RECOVERYCORP.COM Nov 02 2019 06:43:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13890668 +EDI: BANKAMER.COM Nov 02 2019 06:43:00 Bank of America Home Loans, P.O. Box 5170,
 Simi Valley, CA 93062-5170
 13890671 +EDI: CHASE.COM Nov 02 2019 06:43:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 13890673 +EDI: WFNNB.COM Nov 02 2019 06:43:00 Comenity Bank/Gndrmtmc, Po Box 182789,
 Columbus, OH 43218-2789
 13890676 +E-mail/Text: bdsupport@creditmanagementcompany.com Nov 02 2019 03:07:28
 Credit Management Co, 2121 Noblestown Road, Pittsburg, PA 15205-3956
 13890675 +E-mail/Text: bdsupport@creditmanagementcompany.com Nov 02 2019 03:07:28
 Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
 13890678 +E-mail/Text: bdsupport@creditmanagementcompany.com Nov 02 2019 03:07:28 Credit Mgmt,
 2121 Noblestown Road, Pittsburg, PA 15205-3956
 13890679 +E-mail/Text: bankruptcy@diamondresorts.com Nov 02 2019 03:06:59 Diamond Resorts Fs,
 10600 W Charleston Blvd, Las Vegas, NV 89135-1260
 13890680 +EDI: DISCOVER.COM Nov 02 2019 06:43:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 13890681 +E-mail/Text: bknotice@ercbpo.com Nov 02 2019 03:07:21 Enhanced Recovery Co L,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 13890684 +E-mail/Text: BKRMailOPS@weltman.com Nov 02 2019 03:07:00 Kay Jewelers, 375 Ghent Rd,
 Fairlawn, OH 44333-4600
 13902316 E-mail/PDF: resurgentbknotifications@resurgent.com Nov 02 2019 03:10:56
 LVNV Funding, LLC its successors and assigns as, assignee of HSBC Receivables,
 Acquisition Corporation (USA) IV, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13890688 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 02 2019 03:12:05 Lvnv Funding Llc,
 Po Box 10497, Greenville, SC 29603-0497
 13890689 +EDI: MID8.COM Nov 02 2019 06:43:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 13953500 EDI: NAVIENTFKASMSERV.COM Nov 02 2019 06:43:00 Navient Solutions, Inc., P.O. Box 9640,
 Wilkes-Barre, PA 18773-9640
 13901428 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 02 2019 03:07:09
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg PA 17128-0946
 13895792 EDI: RECOVERYCORP.COM Nov 02 2019 06:43:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13890693 +EDI: NAVIENTFKASMSERV.COM Nov 02 2019 06:43:00 Sallie Mae, Po Box 9655,
 Wilkes Barre, PA 18773-9655
 13890694 +EDI: SEARS.COM Nov 02 2019 06:43:00 Sears/Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
 13890695 +EDI: RMSC.COM Nov 02 2019 06:43:00 Synch/Lowes, Po Box 965005, Orlando, FL 32896-5005
 13890696 +EDI: RMSC.COM Nov 02 2019 06:43:00 Synch/Wolf Furniture, 950 Forrer Blvd,
 Kettering, OH 45420-1469

District/off: 0315-7

User: lfin
Form ID: 3180W

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Total Noticed: 45

Date Rcvd: Nov 01, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13955369 EDI: RMSC.COM Nov 02 2019 06:43:00 Synchrony Bank, c/o Recovery Management Systems Corp,
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
14318021 +EDI: RMSC.COM Nov 02 2019 06:43:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr Shellpoint Mortgage Servicing
cr WILMINGTON SAVINGS FUND SOCIETY, FSB
13890677* +Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
13890672 ##+Collection Service Cen, Po Box 68, Altoona, PA 16603-0068
13890691 ##+Northwest Consumer Dis, 500 Galleria Dr Ste 164, Johnstown, PA 15904-8902
13890692 ##+Remit Corp, P O Box 7, Bloomsburg, PA 17815-0007

TOTALS: 3, * 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB
andygornall@latouflawfirm.com
Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB
bkgroup@kmlawgroup.com
Kenneth P. Seitz on behalf of Debtor Courtney L Harr thedebterasers@aol.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6